

CRS State Profile: Idaho

This is a profile for communities in your state that are participating in the Community Rating System (CRS). This profile is intended to provide information to the State NFIP Coordinator and others as general information and for those who may wish to increase community participation in the CRS or to improve the CRS classifications of communities that are already participating.

The CRS provides a discount in flood insurance premiums to property owners in participating communities. CRS credit points are given for a wide range of floodplain management activities, and the total of these points determines the amount of the discount.

The data in this report include community CRS classifications as of May 1, 2008. NFIP Insurance policies in force are as of December 31, 2007. Insurance premiums and CRS discounts are estimates for May 1, 2008 based on policies in force on December 31, 2007.

Figure 1 shows the number of NFIP flood insurance policies in CRS communities in your state. Figure 1 also shows the amount of premium paid for those policies and the savings those property owners will realize from their community's participation in the CRS. Policies for properties within the SFHA in communities in Class 9 and better communities receive a discount of 5% per class. Thus, the premium for a property in the SFHA in a CRS Class 7 community is reduced 15%. The premium for property outside the SFHA is reduced by 10 % for Class 1-6 communities, and 5 % for Class 7-9 communities. Preferred Risk Policies do not receive a CRS discount because they already receive a favorable rate.

Figure 1. Policies, Premiums and CRS Savings for CRS Communities in Idaho

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
4,204	\$2,164,943	\$203,910

Figure 2 shows the CRS credit each of your communities is receiving for each activity. For a detailed description of each CRS activity, refer to the 2007 *CRS Coordinator's Manual*. This manual is available for download at <http://training.fema.gov/EMIWeb/CRS/> or it may be ordered at no cost from:

Flood Publications
NFIP/CRS
PO Box 501016
Indianapolis, IN 46250-1016
317-848-2898

Figure 3 shows the current CRS discount being received by NFIP policyholders in your state by community. Altogether, about 5% of all NFIP communities participate, representing about two-thirds of all NFIP policies. If you have communities with a large number of NFIP policies that are not participating in the CRS, you might assist them in applying for the CRS. These discounts are real dollars that are staying in the pockets of your taxpayers.

Additional benefits a community realizes from participation in the CRS include:

1. The CRS floodplain management activities provide enhanced public safety, a reduction in damage to property and public infrastructure, avoidance of economic disruption and losses, reduction of human suffering, and protection of the environment.
2. A community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
3. Technical assistance in designing/implementing some activities is available at no charge.
4. A CRS community's flood program benefits from having an added incentive to maintain its flood programs over the years. The fact that the community's CRS status could be affected by the elimination of a flood-related activity or a weakening of the regulatory requirements for new development, should be taken into account by the governing board when considering such actions. A similar system used in fire insurance rating has had a strong impact on the level of support local governments give to their fire protection programs.
5. Implementing some CRS activities, such as floodplain management planning, can help a community qualify for certain federal assistance programs.

Please note that the community points for each activity may not add up to the total points shown, and these figures may not be those for which your communities are currently receiving CRS credit. This is because some activity credits are increased by a population growth factor. Also, these credits are those currently effective through May 1, 2008 and do not reflect more recent activity. In addition note that the percent savings will not exactly equal the class discounts of 5%, 10%, etc. since the total premium paid includes the federal policy fee which is not discounted. Also, as mentioned above, Preferred Risk Policies do not receive a CRS discount.

Figure 4 shows average credit for each activity for your state's communities and the national average for each activity. You might use this as a way to target activities for which your communities need assistance.

For example, the nation-wide average for Activity 330, Outreach Projects, is 91 points. If your state's average is significantly lower than 91 points, you might consider helping all of your communities with outreach. If your state's average is significantly higher than 91 points, you might want to put your efforts in some other activity. If one or more of your communities is significantly higher in an activity, it might be used as a model for other communities in your state your that activity.

Figure 5 shows the percentage of communities participating in each CRS activity for your state and for the nation. If your state's communities are low in an activity, you might consider what needs to be done to improve this. For example, some states have statutory requirements for regulatory standards that are eligible for CRS credit. If it is verified that communities within those states are applying a state regulatory standard, all of the communities in that state will receive credit for that standard.

If you have any questions on this report, please contact William L. Trakimas, CFM at 317-848-2898.

COMMUNITY RATING SYSTEM

Activity Descriptions

The following is a brief description of the eighteen (18) activities that receive credit under the Community Rating System. Only the activity numbers shown as (310, 320, ...) appear in the charts and graphs on the following pages.

➤ 300 Series - Public information

- 310 - Elevation Certificates
- 320 - Map Information Service
- 330 - Outreach Projects
- 340 - Hazard Disclosure
- 350 - Flood Protection Information
- 360 - Flood Protection Assistance

➤ 400 Series - Mapping and Regulations

- 410- Additional Flood Data
- 420 - Open Space Preservation
- 430 - Higher Regulatory Standards
- 440 - Flood Data Maintenance
- 450 - Stormwater Management

➤ 500 Series - Flood Damage Reduction

- 510- Floodplain Management Planning
- 520 - Acquisition and Relocation
- 530 - Flood Protection
- 540 - Drainage System Maintenance

➤ 600 Series - Flood Preparedness

- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

FIGURE 2.																			
COMMUNITY NAME	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	TOTAL POINTS
Ada County	70	140	20	46	4	0	11	192	851	163	76	0	0	0	200	0	0	71	1,844
Bannock County	70	140	2	0	25	0	0	41	805	96	0	0	0	0	0	0	0	71	1,250
Blaine County	70	140	0	0	28	0	0	310	541	86	0	0	0	0	0	0	0	71	1,246
Boise, City of	112	140	113	0	32	0	167	395	239	161	325	0	0	0	215	65	0	71	2,035
Bonner County	56	140	4	0	29	0	0	154	319	0	48	0	0	0	0	31	0	71	852
Caribou County	56	140	44	0	20	59	0	0	61	0	84	0	0	0	70	0	0	71	605
Eagle, City of	56	140	32	10	42	59	95	202	931	152	76	0	0	0	200	0	0	71	2,066
Elmore County	56	140	14	0	25	45	0	48	337	26	46	0	0	0	250	0	0	71	1,058
Garden City, City of	59	140	55	46	28	0	37	159	149	111	326	0	0	0	200	145	0	71	1,526
Hailey, City of	56	140	104	10	39	59	0	89	229	43	98	0	0	0	200	48	0	71	1,186
Kellogg, City of	56	0	0	0	25	8	0	558	50	20	94	0	0	0	0	0	0	71	882
Ketchum, City of	112	140	46	25	25	0	0	137	293	0	0	0	0	0	0	0	0	71	849
Kootenai County	56	140	129	5	25	5	12	204	1,130	106	175	154	45	0	0	35	0	71	2,292
Moscow, City of	112	140	0	0	24	0	28	246	246	132	62	0	0	0	250	0	0	71	1,311
Mountain Home, City of	112	140	0	0	24	63	0	182	77	90	26	0	0	0	250	0	0	71	1,035
Nez Perce County	56	140	165	0	50	59	0	189	395	120	61	135	30	0	300	36	0	71	1,807
Pocatello, City of	112	140	0	0	25	0	0	323	58	104	35	0	0	0	215	0	0	71	1,083
Shoshone County	70	140	0	0	15	0	0	54	30	20	55	0	20	3	200	0	0	71	678
Sun Valley, City of	86	140	37	0	27	45	34	292	122	102	74	0	0	0	0	0	0	71	1,030
Twin Falls, City of	70	140	0	0	20	0	0	42	79	61	113	0	0	0	0	0	0	71	596
Valley County	112	140	10	0	25	59	0	883	87	49	74	0	0	0	0	0	0	71	1,510
Idaho Average Credit	77	133	37	7	27	22	18	224	335	78	88	14	5	0	121	17	0	71	1,273
Idaho % of Communities	100%	95%	67%	29%	100%	48%	33%	95%	100%	86%	86%	10%	14%	5%	57%	29%	0%	100%	
National Average Credit	69	138	91	17	30	53	87	194	235	102	122	120	200	97	220	95	135	66	1,310
National % of Communities	100%	94%	87%	64%	89%	48%	46%	92%	95%	80%	83%	32%	20%	8%	76%	36%	0%	90%	

FIGURE 3.			
COMMUNITY NAME	NFIP POLICIES	ANNUAL PREMIUM	CRS REDUCTION
Ada County	356	\$155,459	\$16,805
Bannock County	45	\$22,789	\$2,060
Blaine County	276	\$197,911	\$15,703
Boise, City of	830	\$447,925	\$63,054
Bonner County	222	\$126,414	\$5,366
Caribou County	0	\$0	\$0
Eagle, City of	282	\$121,847	\$11,929
Elmore County	25	\$14,665	\$1,291
Garden City, City of	517	\$255,735	\$18,831
Hailey, City of	122	\$52,663	\$4,211
Kellogg, City of	467	\$188,137	\$9,405
Ketchum, City of	221	\$115,209	\$5,165
Kootenai County	212	\$115,410	\$21,620
Moscow, City of	172	\$104,304	\$10,098
Mountain Home, City of	88	\$52,896	\$5,392
Nez Perce County	20	\$7,665	\$580
Pocatello, City of	60	\$33,476	\$3,281
Shoshone County	124	\$64,791	\$2,937
Sun Valley, City of	39	\$26,426	\$2,477
Twin Falls, City of	78	\$38,042	\$1,711
Valley County	48	\$23,179	\$1,996
CRS Communities	4,204	\$2,164,943	\$203,910
Non-CRS Communities	2,529	\$1,451,810	\$0
All Communities	6,733	\$3,616,753	\$203,910

FIGURE 4. STATE AND NATIONAL AVERAGE POINTS PER ACTIVITY

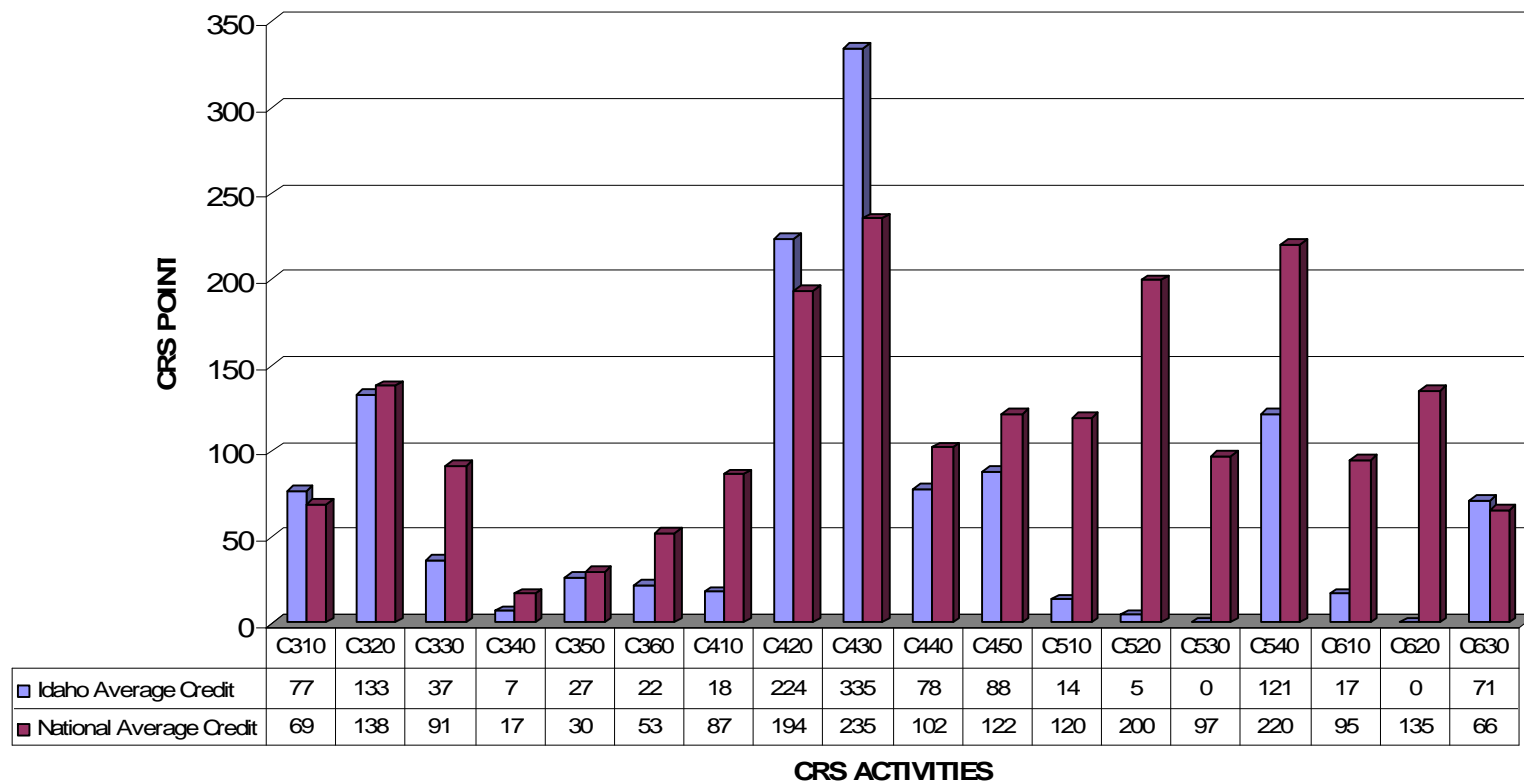


FIGURE 5. STATE AND NATIONAL % OF COMMUNITIES FOR EACH ACTIVITY

